

**Table I.B.3.b.(1).a(1997) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1997**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	85.9%	84.8%	82.7%	82.9%	84.5%	88.3%	83.5%	86.7%
Industry group **								
Agric., fish., forest.	87.9%	90.4%	81.0%	90.0%	88.7%	87.0%	87.4%	88.4%
Mining	98.1%	99.2%	97.2%	97.5%	99.4%	98.6%	97.5%	98.5%
Construction	82.2%	83.7%	79.9%	80.3%	83.5%	92.7%	80.9%	84.1%
Manufacturing	89.8%	89.1%	84.7%	84.5%	86.9%	93.0%	84.3%	90.6%
Transp., commu., util.	92.8%	91.1%	88.3%	86.6%	86.7%	96.1%	88.6%	93.5%
Wholesale trade	90.4%	86.2%	85.9%	85.1%	90.3%	94.5%	85.1%	92.3%
Retail Trade	75.5%	80.2%	79.8%	78.1%	79.6%	72.6%	79.9%	74.2%
Fin., ins., real est.	88.2%	86.9%	83.3%	85.0%	85.7%	90.3%	86.3%	88.7%
Services	84.4%	83.7%	82.0%	81.6%	81.9%	87.7%	83.0%	84.9%
Unknown	83.7%	83.7%	0.0%	0.0%	0.0%	0.0%	83.7%	0.0%
Ownership								
For profit, incorporated	85.8%	84.0%	82.7%	83.0%	84.6%	88.0%	83.1%	86.6%
For profit, unincorporated	84.2%	86.2%	85.5%	80.8%	82.1%	84.9%	85.8%	82.7%
Nonprofit	85.6%	85.5%	79.8%	81.6%	83.2%	89.6%	81.8%	86.5%
Unknown	90.8%	94.0%	95.8%	95.8%	89.9%	90.6%	95.3%	90.4%
Age of firm								
Less than 5 years	82.2%	83.3%	83.0%	82.8%	77.1%	84.7%	83.3%	80.2%
5-9 years	82.7%	84.7%	82.7%	77.8%	85.3%	85.8%	82.1%	83.4%
10-19 years	83.4%	85.7%	83.0%	81.9%	79.5%	88.4%	83.7%	83.1%
20 or more years	84.6%	84.4%	81.7%	84.5%	83.4%	85.8%	83.3%	84.9%
Unknown	89.7%	97.9%	88.2%	84.5%	89.1%	90.1%	89.1%	89.7%
Multi/single status								
2 or more locations	87.7%	86.1%	85.8%	85.7%	86.6%	88.2%	86.7%	87.7%
1 location only	83.0%	84.8%	82.4%	81.9%	81.3%	90.9%	83.2%	82.7%
Percent full-time employees								
Less than 25%	87.1%	97.6%	90.3%	85.4%	84.2%	87.2%	90.7%	85.6%
25-49 %	72.8%	86.0%	79.1%	75.3%	76.9%	69.0%	80.9%	70.8%
50-74 %	80.6%	83.4%	81.7%	75.7%	78.0%	82.8%	81.7%	80.3%
75% or more	87.0%	84.9%	82.9%	83.9%	85.4%	89.7%	83.7%	88.0%
Union presence								
No union employees	85.2%	84.4%	82.4%	82.5%	83.8%	88.3%	83.2%	86.0%
Has union employees	90.1%	89.3%	89.5%	87.4%	89.3%	90.6%	87.3%	90.3%
Unknown	84.1%	89.1%	79.7%	82.2%	83.5%	84.3%	84.7%	84.0%
Percent low wage employees **								
50% or more low wage	71.5%	80.3%	76.7%	71.2%	67.2%	73.3%	78.0%	69.7%
Less than 50% low wage	85.3%	85.1%	82.8%	83.6%	85.6%	87.0%	83.7%	86.0%
Unknown	89.4%	83.3%	85.2%	83.4%	87.2%	90.1%	84.1%	89.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.3.b.(1).a(1997) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1997**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.30%	0.99%	0.95%	0.56%	0.91%	0.45%	0.57%	0.39%
Industry group **								
Agric., fish., forest.	2.37%	3.28%	5.68%	16.73%	11.83%	21.33%	3.11%	3.49%
Mining	1.69%	14.79%	23.34%	12.26%	25.67%	14.75%	11.12%	1.29%
Construction	1.41%	1.12%	2.47%	2.12%	4.10%	2.91%	1.06%	2.86%
Manufacturing	0.69%	2.52%	1.66%	1.09%	1.23%	1.04%	1.21%	0.80%
Transp., commu., util.	0.77%	2.02%	2.49%	2.46%	1.41%	0.56%	1.34%	0.92%
Wholesale trade	0.98%	1.67%	1.41%	1.84%	1.62%	1.65%	1.40%	1.28%
Retail Trade	0.88%	1.78%	1.61%	1.12%	1.30%	1.30%	0.75%	1.09%
Fin., ins., real est.	0.80%	1.51%	2.68%	2.56%	2.04%	0.81%	1.45%	0.91%
Services	0.32%	1.41%	1.22%	0.75%	1.80%	0.79%	0.65%	0.48%
Unknown	18.17%	18.17%	0.00%	0.00%	0.00%	0.00%	18.17%	0.00%
Ownership								
For profit, incorporated	0.41%	1.32%	0.87%	0.61%	0.82%	0.67%	0.74%	0.56%
For profit, unincorporated	1.23%	1.02%	2.84%	3.08%	3.32%	3.37%	1.15%	1.65%
Nonprofit	0.79%	1.50%	2.42%	1.13%	1.65%	1.43%	0.83%	1.05%
Unknown	1.29%	5.31%	24.24%	2.02%	1.64%	1.78%	3.18%	1.33%
Age of firm								
Less than 5 years	0.82%	1.41%	2.16%	1.24%	4.30%	4.18%	1.00%	2.82%
5-9 years	0.97%	0.87%	2.05%	1.81%	2.25%	2.30%	1.17%	1.14%
10-19 years	0.60%	1.67%	1.59%	1.07%	2.95%	2.14%	1.15%	1.04%
20 or more years	0.35%	1.64%	0.93%	0.54%	0.98%	0.64%	0.46%	0.44%
Unknown	0.83%	2.13%	2.53%	1.93%	0.76%	0.91%	1.55%	0.84%
Multi/single status								
2 or more locations	0.41%	3.09%	2.32%	0.99%	0.73%	0.53%	1.19%	0.43%
1 location only	0.65%	1.01%	0.94%	0.70%	1.67%	2.40%	0.58%	1.20%
Percent full-time employees								
Less than 25%	1.53%	2.23%	4.26%	3.18%	3.59%	4.62%	2.79%	2.59%
25-49 %	1.64%	1.72%	2.31%	1.57%	2.58%	2.09%	2.00%	1.87%
50-74 %	1.00%	2.50%	1.57%	1.65%	1.59%	2.65%	1.42%	1.59%
75% or more	0.41%	0.99%	0.98%	0.50%	0.95%	0.57%	0.55%	0.53%
Union presence								
No union employees	0.27%	1.11%	0.97%	0.54%	0.83%	0.61%	0.63%	0.40%
Has union employees	0.82%	3.42%	2.62%	3.65%	2.19%	0.88%	1.63%	0.81%
Unknown	1.15%	2.75%	3.35%	3.38%	5.73%	1.00%	2.05%	1.17%
Percent low wage employees **								
50% or more low wage	2.03%	3.74%	3.70%	3.42%	2.74%	3.15%	1.87%	2.28%
Less than 50% low wage	0.28%	1.01%	0.87%	0.48%	1.08%	0.73%	0.52%	0.48%
Unknown	0.58%	1.44%	3.76%	2.86%	1.58%	0.64%	1.98%	0.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.